





IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

Hiroyuki OTA

Title:

SYSTEM FOR COMPUTING PROBABILITY

DISTRIBUTION OF LOAN LOSSES

Appl. No.:

Not yet assigned

Filing Date: March 31, 2000

Examiner:

Not yet assigned

Art Unit:

Not yet assigned

UTILITY PATENT APPLICATION TRANSMITTAL

Assistant Commissioner for Patents Box PATENT APPLICATION Washington, D.C. 20231

Sir:

Transmitted herewith for filing under 37 C.F.R. § 1.53(b) is the nonprovisional utility patent application of:

Hiroyuki OTA

Enclosed are:

- [X] Japanese language Specification, Claim(s), and Abstract (32 pages).
- [X] Informal drawings (11 sheets, Figures 1-12).
- [X] Unexecuted Declaration and Power of Attorney (2 pages)
-] Small Entity statement.
- Information Disclosure Statement.
- Form PTO-1449 with a copy of _____ listed reference(s).



The filing fee is calculated below:

	Claims as Filed		Included in Basic Fee		Extra Claims		Rate		Fee Totals
Basic Fee							\$690.00		\$690.00
Total Claims:	22	-	20	=	2	x	\$18.00	=	\$36.00
Independents:	10	- '	3	- = '	7	- x	\$78.00	=	\$546.00
If any Multiple Dependent Claim(s) present: + \$260.00								=	\$0.00
Surcharge Fee under 37 C.F.R. 1.16(e)						+	\$130.00	=	\$130.00
							SUBTOTAL:	=	\$1,402.00
[]	5	Small Entity Fees Ap				pply (subtract ½ of above):			\$0.00
			-	_	TOT	AL FI	LING FEE:	=	\$1,402.00

- A check to cover the \$1,402.00 filing fee is enclosed.
- [X] The required filing fees are not enclosed but will be submitted in response to the Notice to File Missing Parts of Application.
- The Assistant Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Assistant Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date: March 31, 2000

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